

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BUNNY G CARNS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 14-70208 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/04/2014 and confirmed on 8/19/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		73,796.98
Less Refunds to Debtor	564.64	
TOTAL AMOUNT OF PLAN FUND		73,232.34

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,981.19	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,481.19

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	0.00	58,516.19	0.00	58,516.19
	Acct: 3780				
	PA STATE EMPLOYEES CU/PSECU	4,802.62	4,802.62	764.89	5,567.51
	Acct: XXXX L11				
					64,083.70

Priority					
	KENNETH P SEITZ ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	BUNNY G CARNS	0.00	0.00	0.00	0.00
	Acct:				
	BUNNY G CARNS	564.64	564.64	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				
	EBENSBURG BOROUGH (EIT)	665.00	665.00	0.00	665.00
	Acct: XXXXXXXX: 13				
	PA DEPARTMENT OF REVENUE*	1,108.00	1,108.00	0.00	1,108.00
	Acct: XXX1611				
	CLERK, U S BANKRUPTCY COURT	0.39	0.39	0.00	0.39
	Acct: XXXXXXXXXXXXXXXXXXXX LLC				
	CLERK, U S BANKRUPTCY COURT	41.86	41.86	0.00	41.86
	Acct:				
	XX				
	LLC				
					1,815.25

Unsecured					
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX6406				
	CACH LLC/CACV/COLLECT AMERICA	5,513.50	94.88	0.00	94.88
	Acct: 0657				
	CACH LLC	283.88	4.88	0.00	4.88
	Acct: 8852				
	QUANTUM3 GROUP LLC AGNT - COMENI	1,552.77	26.72	0.00	26.72

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6867				
	BUREAUS INVESTMENT GROUP PORTFC	0.00	0.00	0.00	0.00
	Acct: 0341				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXX8008				
	ALTAIR OH XIII LLC	15,898.05	273.58	0.00	273.58
	Acct: 9120				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXX6867				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXX1060				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX5731				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX1381				
	DISCOVER BANK(*)	4,094.17	70.45	0.00	70.45
	Acct: 9922				
	PRA/PORTFOLIO RECOVERY ASSOC	1,092.35	18.80	0.00	18.80
	Acct: 7681				
	PRA/PORTFOLIO RECOVERY ASSOC	1,765.77	30.39	0.00	30.39
	Acct: 8734				
	PRA/PORTFOLIO RECOVERY ASSOC	4,055.39	69.79	0.00	69.79
	Acct: 0844				
	PRA/PORTFOLIO RECOVERY ASSOC	1,856.05	31.94	0.00	31.94
	Acct: 5654				
	GEMB/WALMART DC++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXX0091				
	DEPARTMENT STORES NATIONAL BANK	2,432.85	41.87	0.00	41.87
	Acct: 9164				
	DEPARTMENT STORES NATIONAL BANK	2,211.35	38.05	0.00	38.05
	Acct: 1609				
	AMERICAN INFOSOURCE LP O/B/O MIDL	4,690.74	80.72	0.00	80.72
	Acct: 4601				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXX7681				
	TD BANK USA NA**	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXX5630				
	TD BANK USA NA**	1,159.79	19.95	0.00	19.95
	Acct: 1090				
	THE BUREAUS INC++	0.00	0.00	0.00	0.00
	Acct: XXXXX8447				
	AMERICAN INFOSOURCE LP AGENT FOF	70.04	1.21	0.00	1.21
	Acct: 0996				
	PA DEPARTMENT OF REVENUE*	19.29	0.33	0.00	0.33
	Acct: 1611				
	AMERICAN INFOSOURCE LP O/B/O MIDL	2,250.54	38.73	0.00	38.73
	Acct: 0401				
	RJM ACQUISITIONS LLC*++	0.00	0.00	0.00	0.00
	Acct: 4701				
	PEOPLES NATURAL GAS CO LLC*	576.34	9.91	0.00	9.91
	Acct: 6615				
					852.20

TOTAL PAID TO CREDITORS

66,751.15

TOTAL	
CLAIMED	1,815.25
PRIORITY	4,802.62
SECURED	49,522.87

Date: 09/24/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BUNNY G CARNS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-70208 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Bunny G Carns
DebtorCase No. 14-70208-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jfur
Form ID: pdf900Page 1 of 2
Total Noticed: 41

Date Rcvd: Sep 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2019.

db
13827872 ++Bunny G Carns, 213 West Lloyd Street, Ebensburg, PA 15931-1905
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
13827873 +Berkheimer, P.O. Box 995, 50 North Seventh Street, Bangor, PA 18013-1798
13827877 +Chase, Po Box 15298, Wilmington, DE 19850-5298
13827878 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13827881 +Commonwealth of Pennsylvania, Collection's Unit, 14th Floor, Strawberry Square,
Harrisburg, PA 17120-0001
13839306 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
13837818 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
13827891 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
13893841 +Peoples Natural Gas Company LLC, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866
13834813 +Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
13827895 +Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
13827896 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13843427 +E-mail/Text: bncmail@w-legal.com Sep 26 2019 03:27:36 ALTAIR OH XIII, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13860473 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 26 2019 03:35:08
American InfoSource LP as agent for, Verizon, PO Box 248838,
Oklahoma City, OK 73124-8838
13833985 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 26 2019 03:52:54
American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,
Oklahoma City, OK 73126-8941
13855913 E-mail/PDF: rmscedi@recoverycorp.com Sep 26 2019 03:33:49
Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13827874 E-mail/PDF: resurgentbknofications@resurgent.com Sep 26 2019 03:34:56 Cach, Llc,
PO Box 10587, Greenville SC 29603-0587
13827875 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 26 2019 03:34:30 Capl/Bontn,
26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
13827876 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 26 2019 03:33:38 Capl/Boscv,
26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
13827879 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 26 2019 03:26:31 Comenity Bank/Bon Ton,
3100 Easton Square Pl, Columbus, OH 43219-6232
13827880 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 26 2019 03:26:31 Comenity Bank/Justice,
Po Box 182789, Columbus, OH 43218-2789
13827883 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 26 2019 03:27:51
Credit Management Co, 2121 Noblestown Road, Pittsburg, PA 15205-3956
13827882 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 26 2019 03:27:51
Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
13831156 E-mail/Text: mrdiscen@discover.com Sep 26 2019 03:26:08 Discover Bank,
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13827884 +E-mail/Text: mrdiscen@discover.com Sep 26 2019 03:26:08 Discover Fin Svcs Llc,
Po Box 15316, Wilmington, DE 19850-5316
13827885 +E-mail/PDF: gecsed@recoverycorp.com Sep 26 2019 03:34:25 Gecrb/Belk, Po Box 965028,
Orlando, FL 32896-5028
13827886 E-mail/PDF: gecsed@recoverycorp.com Sep 26 2019 03:35:21 Gecrb/Jcp, Po Box 984100,
El Paso, TX 79998
13827887 +E-mail/PDF: gecsed@recoverycorp.com Sep 26 2019 03:35:21 Gecrb/Lowes, Po Box 965005,
Orlando, FL 32896-5005
13827888 +E-mail/PDF: gecsed@recoverycorp.com Sep 26 2019 03:34:24 Gecrb/Paypal Smart Con,
Po Box 965005, Orlando, FL 32896-5005
13827889 +E-mail/PDF: gecsed@recoverycorp.com Sep 26 2019 03:35:24 Gecrb/Walmart, Po Box 965024,
Orlando, FL 32896-5024
13904197 E-mail/Text: camanagement@mtb.com Sep 26 2019 03:26:27 M&T Bank, Attn: Bev Inglalsbe,
1100 Wehrle Drive, Williamsville, NY 1422
13827890 E-mail/Text: camanagement@mtb.com Sep 26 2019 03:26:27 M&T Bank,
Lending Services, Customer Support, P.O. Box 900, Millsboro, DE 19966
13827892 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 26 2019 03:27:19 Midland Funding,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255
13879537 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 26 2019 03:34:35
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13827894 +E-mail/Text: bankruptcynotices@psecu.com Sep 26 2019 03:28:01 PSECU, P.O. Box 67013,
Harrisburg, PA 17106-7013
13829614 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 26 2019 03:26:57
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
13827893 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 26 2019 03:33:42
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

District/off: 0315-7

User: jfur
Form ID: pdf900

Page 2 of 2
Total Noticed: 41

Date Rcvd: Sep 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13834820 E-mail/Text: bnc-quantum@quantum3group.com Sep 26 2019 03:26:41
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13834874 +E-mail/Text: bncmail@w-legal.com Sep 26 2019 03:27:36 TD BANK USA, N.A.,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13827897 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Sep 26 2019 03:25:58
Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
cr M&T Bank

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com
Ashley Popowitz on behalf of Creditor M&T Bank flbkecf@mccallarayer.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Kenneth P. Seitz on behalf of Debtor Bunny G Carns thedebterasers@aol.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7